EXHIBIT D

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IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW YORK

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SHADY GROVE ORTHOPEDIC ASSOCIATES, P.A., on behalf of itself and all others similarly situated,))))	
Plaintiff, V.)))	C.A. No. 06-CV-1842NG-JO
ALLSTATE INSURANCE COMPANY,)	
Defendant.) x	

January 11, 2012

ORTHOPAEDIC ASSOCIATES, PA, by and through its
Agency Representative, J. BONITA NOLAN, held in
the offices of Shady Grove Orthopaedics
Associates, PA, 9715 Medical Center Drive,
Suite 436, Rockville, Maryland 20850, commencing
at 9:31 a.m., on the above date, before Cindy L.
Sebo, Registered Merit Reporter, Certified
Real-Time Reporter, Certified Shorthand Reporter,
Registered Professional Reporter, Certified Court
Reporter, Real-Time Systems Administrator and
Notary Public.

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2	BY MR. HAHN:
3	Q. Can you answer the question?
4	And I promise that will be the last one.
· 5	A. No.
6	Q. No, you do not know what the
7	those laws are?
8	A. That is correct.
9	Q. Let me direct your attention to
10	Paragraph 17, where it states, and I quote,
11	Allstate routinely fails to pay covered claims
12	for first-party no-fault benefits within
13	30 days of the claimant's provision of proof
14	of the loss, in violation of New York
15	Insurance Law, Section 5106(a) and
16	NYCRR 65.15, closed quote.
17	And my question to you is, what
18	is the factual basis for the allegation that
19	Allstate routinely pays fails to pay
20	covered claims in that paragraph?
21	A. Are you ready for me to answer?
22	Q. Yes.
23	A. Well, particularly in the case
24	with with Galvez, if you want to refer to

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Exhibit Nolan 3, M, it shows you the date the

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2	claim was filed and it shows you the date it
3	had to be refiled because the claim was not
4	paid.
5	No. d. 1.
6	And then in Exhibit N, it shows
7	you the denial of the claim stating that the
8	claim was not submitted in the time that it
9	was allowed, and they're asking us for proof
	that the claim was filed.
10	And then in Exhibit I'm
11	sorry Number P, the same situation where
12	they're denying the claim, they're asking us
13	for proof of the claim. And, in this
14 .	instance, this is a date of service that was
15	filed along with another date of service by
16	the same provider.
17	
18	And I can assure you that
19	these both of these claims went in the same
20	envelope the same day to Allstate, and they
21	paid one and denied the other. So I'm not
22	sure how they would have gotten one claim that
	went in the same envelope with the other and
23	they didn't get the other claim.
24	Q. Just to clarify the record
25	you sure they only paid one and not two of the
	the last two or the

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2	claims three claims?
3	A. Well, they paid two of the
4	claims.
5	Q. Two of the three claims on that
. 6	date?
7	A. I'm sorry. There are two claims
8	that were not paid.
9	But my point was, two of the
10	claims one of the two claims that went in
11	the same envelope, one was paid and one was
12	not.
13	Q. That's only in the Galvez
14	situation; is that correct?
15	A. That is correct.
16	Q. Okay. And what is the basis for
17	Shady Grove alleging that Allstate routinely
18	fails to pay? Are you are you arguing that
19	because of one instance, there are others?
20	MR. SPADARO: Objection to the
21	form.
22	THE WITNESS: I'm unable to
23	answer that. I only know about the
24	Galvez history of the of that claim.
25	I can only remember the history of the

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2	persons.
3	Q. Okay. Do you still have before
4	you the document that's been marked as
5	Exhibit N, 3 to your deposition, that has the
6	exhibit tabs?
7	A. Yes.
8	Q. And you've had an opportunity to
9	review that document fully?
10	A. Yes.
11	Q. Can you simply tell me whether
12	or not Shady Grove has a view as to whether
13	that document is factually accurate?
14	A. I do not agree with the date
15	the date of the document. And, again, their
16	date and date received, it could be different
17	from what we consider. But from what they're
18	saying is that they didn't receive this bill
19	until October 31st, 2005.
20	Q. All right. So there's some
21	we don't have to explore it, but there's some
22	disagreement with Allstate's representation as
23	to dates on which bills were received by
24	Allstate?
25	A. Correct.

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2	Q. Let me ask you to focus on
3	the the cover memorandum.
4	Do you see that?
5	A. Yes.
6	Q. And it has heading with small
7	Roman i and then a second heading with small
8	Roman ii.
9	Do you see that?
10	A. Yes.
11	Q. Now, I want to limit my question
12	now to just the the history or chronology
13	set forth in that cover memo.
14	Do you understand the limitation
15	that I'm asking you to observe?
16	A. Um-hum.
17	Q. You've had a chance to read that
18	cover, ma'am?
19	A. Yes.
20	Q. Does Shady Grove have a view one
21	way or the other as to whether it is factually
22	accurate?
23	A. It is accurate.
24	Q. I confess I'm a little bit
25	confused about something relating to or